## In re: Jean Raoul Petit-Louis, Debtor Case No. 05-60335-BKC-AJC

Debtor requested the AUST waive the pre-bankruptcy budget and credit counseling requirement because none of the approved counseling agencies have Creole speaking counselors and Debtor speaks only Creole. The AUST stated it has no authority to waive the counseling requirement and stated the office is not obligated by statute to ensure that the credit counseling agencies provide services in multiple languages.

Court held that the new credit counseling provision should be strictly construed; and, if the counseling agencies cannot provide counseling in a meaningful way, in the debtor's language, and if the debtor cannot afford a translator, then cause exists to waive the requirement.